



Pet Insurance FAQs

As of April 13, 2020

Q. What does pet insurance cover?

A. Benefits will vary from one policy to the next. Pet insurance may cover the cost of veterinarian treatment and medication in the event your pet becomes sick or injured. Depending on your policy, there may be limitations on payment such as deductibles or coinsurance. Coinsurance is the portion of the cost you will be responsible for paying in addition to the deductible. This is usually a percentage of the bill. Pet insurance is a type of property insurance, not health insurance for your pet.

Q. What does pet insurance not cover?

A. Pet insurance does not cover pre-existing conditions. Generally, most policies do not cover routine care and wellness visits for services such as microchipping, vaccinations, teeth cleanings, etc. unless you purchase additional coverage.

Q. Is pet insurance expensive?

A. There are several factors that will impact the cost including age, breed and what the policy covers. The price could start low and increase as your pet ages and is more likely to become ill.

Q. Is pet insurance subject to a deductible?

A. Yes, your policy will probably have a deductible. The deductible may apply for a specific illness or injury with only one deductible for initial and follow up treatments while other policies apply a deductible for every visit, even for the same condition. Please check your policy or contact the insurance company to learn how your coverage works.